

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re: Case No.: 18-13396 (VFP)
Michael Kalfus and Robin Kalfus, Chapter: 7
Debtors. Judge: Vincent F. Papalia

NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY

Steven P. Kartzman, Chapter 7 Trustee, in this case proposes a compromise, or to settle a claim and/or action as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court, and serve it on the person named below not later 7 days before the hearing date.

Address of the Clerk:	Jeanne A. Naughton, Clerk Martin Luther King Jr. Federal Building 50 Walnut Street, P.O. Box 1352 Newark, New Jersey 07102
-----------------------	---

If an objection is filed, a hearing will be held before the Honorable Vincent F. Papalia on October 14, 2020 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom No. 3B, Martin Luther King Jr. Federal Building, 50 Walnut Street, Newark, New Jersey (hearing to be scheduled for at least 28 days from the date of the filing of the notice). If no objection is filed the clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

Nature of action: The Trustee has alleged that American Express National Bank ("American Express"), received payments from the Debtor during the pre-petition preference period in the amount of \$7,431.21, and during the post-petition period, in the amount of \$1,300.00, and that those payments are subject to avoidance under 11 U.S.C. §§ 547, 548 and 549. Accordingly, a portion of such monies should be returned to the estate. American Express asserts that it has substantive defenses to such allegations, including new value provided to the Debtor pre-petition, reducing the amount of pre-petition preference payments subject to recovery by the estate to \$144.97. Based upon the Trustee's review of the documents provided by American Express, the Trustee believes that a reduction is in order.

Pertinent terms of settlement: American Express shall pay the sum of \$1,444.97 (the "Settlement Amount") to the Trustee, within 30 days of the entry of the Consent Order, in resolution of the estate's claims against American Express and shall be entitled to file and pursue a claim against the estate pursuant to 11 U.S.C. § 502(h). The Trustee believes that the settlement is in the best interests of the estate as it maximizes value and will avoid unnecessary litigation, the cost of which would necessarily diminish any additional recovery.
--

Objections must be served on, and requests for additional information directed to:

Name: /s/ Steven P. Kartzman, Esq., Mellinger Kartzman LLC

Address: 101 Gibraltar Drive, Suite 2F, Morris Plains, New Jersey 07950

Telephone No.: (973) 267-0220

In re:
Michael Kalfus
Robin Kalfus
Debtors

Case No. 18-13396-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf905

Page 1 of 4
Total Noticed: 86

Date Rcvd: Sep 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2020.

db/jdb
aty +Michael Kalfus, Robin Kalfus, 7 Lakeview Terrace, Montville, NJ 07045-9158
+Forrest Turkish, c/o Forrest S. Turkish, Esq., 595 Broadway, Ground Floor,
Bayonne, NJ 07002, U.S. 07002-8808
aty +Mellinger, Sanders & Kartzman, LLC, 101 Gibtaltar Drive, Suite 2F,
Morris Plains, NJ 07950-1287
cr +Haven Savings Bank, 621 Washington Street, Hoboken, NJ 07030-4907
r +Keller Williams Metropolitan, Keller Williams Metropolitan, 55 Madison Avenue,
Morristown, NJ 07960-7321
cr #++++LAKELAND BANK, C/O LECLAIRRYAN, P.C., ATTN.: WILLIAM L. WALDMAN, 1 RIVERFRONT PLZ STE 16,
NEWARK NJ 07102-5436
(address filed with court: Lakeland Bank, c/o LeClairRyan, P.C., Attn.: William L. Waldman,
1037 Raymond Blvd., 16th Floor, Newark, NJ 07102)
acc Petrucelli Piotrowski & Co, Inc., Petrucelli, Piotrowski & Co, Inc., 236 Main Street,
Woodbridge, NJ 07095
intp +The County of Morris, Morris County Sheriff's Offi, c/o Riker Danzig, One Speedwell Avenue,
Morristown, NJ 07960-6838
517344689 1st Constitution Bk, 796 Rt 130 N, Cranbury, NJ 08512
517344691 +Albert Kenney, 3 Leach Hollow Road, Sherman, CT 06784-2302
517818038 American Express, PO Box 1270, Newark, NJ 07101-1270
517385072 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
517435133 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
517344692 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517344693 +Attorney General, US Dept. of Justice, Ben Franklin Station, PO Box 683,
Washington, DC 20044-0683
517593065 +CVF III Mortgage Loan Trust II c/o Shellpoint Mort, PO Box 10826, Greenville SC 29603-0826
518660368 +Cardlen Inc., 8101 Sandy Spring Drive, Suite 250-L, Laurel, MD 20707-3527
517810195 +Chase Bank USA, N.A., PO Box 15368, Wilmington, DE 19850-5368
517344698 +Dixon Bros, 100 Pocono Road, Mountain Lakes, NJ 07046-1649
517382446 +Dixon Bros. A & A oil Propane, Ralph A, Grieco Esquire, 758 Morris Tpke, PO Bxo 505,
Short Hills, NJ 07078-0505
517344699 +Dixon Oil, 100 Pocono Road, Mountain Lakes, NJ 07046-1649
517344700 +Fein, Such, Kahn & Shepard, 7 Century Dive, Ste. 201, Parsippany, NJ 07054-4673
517344701 +Feitlin, Youngman, Karas & Gerson, Heritage Plaza II, 65 Harristown Road, Suite 207,
Glen Rock, NJ 07452-3317
517608773 +Feitlin, Youngman, Karas & Gerson, LLC, 65 Harristown Road, Suite 207,
Glen Rock, New Jersey 07452-3317
517609033 +Fishman Consulting Group, LLC, c/o The Law Office of John A. Fialcowitz,
89 Headquarters Plaza North, Suite 1216, Morristown, New Jersey 07960-6834
517344702 Forman, Holt, Eliades & Youngman LLC, 80 Route 3 Easte, Suite 290, Paramus, NJ 07652
517818040 +George Hellerman, Bankruptcy Specialist, IRS, 955 S. Springfield Ave, Bldg A,
Springfield, NJ 07081-3570
517435703 +HSBC Bank USA, N.A., 2929 Walden Avenue C17, Business Services, Depew, NY 14043-2602
517818041 Halpin Stephen, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
517344703 Haven Savings Bank, 621 WashingtonS treet, Hoboken, NJ 07030
517703685 +Houser Engineering, 1141 Greenwood Lake Tpke, Ringwood, NJ 07456-1433
517655708 +Houser Engineering, LLC., 1141 Greenwood Lake Turnpike, Suite C, Ringwood, NJ 07456-1433
517344704 +Hsbc Bank, P.O. Box 2013, Buffalo, NY 14240-2013
517656959 +Isabel Del Corral, 277 Fairfield Road, Fairfield, NJ 07004-1900
517572439 +JCP&L, P.O. Box 16001, Reading, PA 19612-6001
517893287 +Jersey Central Power & Light/First Energy, 101 Crawford Corner Rd Bldg, Suite 511,
Holmdel, NJ 07733-1976
517344707 ++LAKELAND BANK, 250 OAK RIDGE ROAD, OAK RIDGE NJ 07438-8998
(address filed with court: Lakeland Bank, 250 Oak Ridge Road, Oak Ridge, NJ 07438)
517387868 +Lakeland Bank, William L. Waldman, Esq and, Matteo Percontino Esq.K&L Gates LLP,
One Newark Center 10th Floor, 1085 Raymond Blvd, Newark, NJ 07102-5237
517388267 Law Office of Forrest S. Turkish, c/o Forrest S. Turkish, Esq., 595 Broadway, Ground Floor,
Bayonne, NJ 07002
517818042 Law Office of Forrest Scott Turkish, 595 Broadway, Ground Floor, Bayonne, NJ 07002
517344708 M2 Worldwide, LLC, 706C Myrtle Avenue, Boonton, NJ 07005
517382495 +NJSVS Surcharge Violation System Office, Bankruptcy Unit, PO Box 136,
Trenton, NJ 08666-0136
517344709 +New Jersey Attorney General Office, Division of Law, Richard J. Hughes Justice Complex,
25 Market St., PO Box 112, Trenton, NJ 08625-0112
517572440 +Petro Home Services, 15 Richboynton Avenue, Dover, NJ 07801-2649
517703686 +Petro Oil, 15 Richboynton Avenue, Dover, NJ 07801-2649
517344710 +Pioneer Credit Recovery, PO Box 1018, Moorestown, NJ 08057-0018
517344711 +Ralph A. Grieco, P.A., 758 Morris Turnpike, P.O. Box 505, Short Hills, NJ 07078-0505
517656976 +Richard Levinson, 129 Tournament Drive, Monroe Township, NJ 08831-2537

District/off: 0312-2

User: admin
Form ID: pdf905

Page 2 of 4
Total Noticed: 86

Date Rcvd: Sep 10, 2020

517407061 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY,
DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)
517344712 +Saul Ewing, LLP, 650 College Road East, Suite 4000, Princeton, NJ 08540-6603
517344713 +Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
517344714 +Slomins, Inc., 125 Lauman Lane, Hicksville, NY 11801-6539
517344715 +State of New Jersey Division of Taxation, Compliance & Enforcement - Compliance,
50 Barrack Street, 9th Floor, Trenton, NJ 08695-0001
517703687 State of Vermont, Department of Taxes, Montpelier, VT 05633-1401
517655709 +State of Vermont Dept. of Taxes, 133 State Street, Montpelier, VT 05633-0002
517365914 +THE BANK OF NEW YORK MELLON, c/o Gilbert R. Yabes, ALDRIDGE PITE, LLP,
4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
517344716 +The Fishman Consulting Group, LLC., 23 Cornwall Drive, Westfield, NJ 07090-1353
517655710 +The Jayson Company, 2150 Stanley Terrace, Union, NJ 07083-4320
517344717 +The Law Offices of John A. Fialcowitz, 89 Headquarters Plaza North, Suite 1216,
Morristown, NJ 07960-6834
517344718 +Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475,
Minneapolis, MN 55440-9475
517344719 +Townes B. Johnson, III, P.O. Box 9246, Greenville, SC 29604-9246
517703688 +Township of Boonton, Attn: Tax Collector, 155 Powerville Road, Boonton, NJ 07005-8729
517395021 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517369185 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517818043 +Volkswagen Credit, Inc., PO Box 9013, Addison, TX 75001-9013
517392181 +Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482,
Phoenix, AZ 85038-9482
517818044 +Wells Fargo Bank, NA, Small Business Lending Division, PO Box 29482,
Phoenix, AZ 85038-9482

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 11 2020 01:06:12 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 11 2020 01:06:09 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517600891 E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 11 2020 01:11:24
Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368,
Greenville, SC 29603-0368
517344690 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 11 2020 01:12:20 Advanta Bk,
Welsh and McKean Roads, Po Box 844, Spring House, PA 19477-0844
517344694 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 11 2020 01:06:28
Bayview Financial Loan, Attn: Customer Service Dept, 4425 Ponce De Leon Blvd, 5th Floor,
Miami, FL 33146-1873
517344695 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 11 2020 01:23:35 Capital One,
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517441320 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 11 2020 01:12:27
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517818039 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 11 2020 01:12:03 Direct TV,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517600521 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 11 2020 01:12:52 Directv, LLC,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517344705 +E-mail/Text: mosborn@infusioncapitalgroup.com Sep 11 2020 01:05:14 Infusion Capital Group,
c/o Osborn Financial Group, LLC., 1000 Johnnie Dodds Blvd., Suite 103-302,
Mount Pleasant, SC 29464-3135
517344706 +E-mail/Text: sbse.cio.bnc.mail@irs.gov Sep 11 2020 01:05:42 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346
517344696 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 11 2020 01:11:36 Chase Card Services,
Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
517344697 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 11 2020 01:10:50 Chase Card Services,
Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517843554 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 11 2020 01:12:52 TD Bank, USA,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517611473 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 11 2020 01:06:28
THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
517344720 +E-mail/Text: usanj.njbankr@usdoj.gov Sep 11 2020 01:06:12 United States Attorney,
Peter Rodino Federal Building, 970 Broad St. - Ste. 700, Newark, NJ 07102-2527
517860269 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 11 2020 01:06:09 United States Trustee,
One Newark Center, Suite 2100, Newark, NJ 07102-5235
517344721 +E-mail/Text: vci.bkcy@vwcredit.com Sep 11 2020 01:06:16 Volkswagen Credit, Inc, Po Box 3,
Hillsboro, OR 97123-0003
517818045 E-mail/Text: legal@yapstone.com Sep 11 2020 01:05:23 Yapstone,
2121 N. California Blvd, Suite 400, Walnut Creek, CA 94596

TOTAL: 19

District/off: 0312-2

User: admin
Form ID: pdf905

Page 3 of 4
Total Noticed: 86

Date Rcvd: Sep 10, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517472432* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
517385028* +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
518660369 ##Dr. Sharon Allison Ottey, 7606 Finglas Court, Laurel, MD 20707-6874

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 10, 2020 at the address(es) listed below:

Anthony Sodono, III on behalf of Defendant Michael Kalfus asodono@msbnj.com
Anthony Sodono, III on behalf of Defendant Robin Kalfus asodono@msbnj.com
Anthony Sodono, III on behalf of Debtor Michael Kalfus asodono@msbnj.com
Anthony Sodono, III on behalf of Defendant Michael and Robin Kalfus asodono@msbnj.com
Anthony Sodono, III on behalf of Joint Debtor Robin Kalfus asodono@msbnj.com
Caitlin Conklin on behalf of Creditor Lakeland Bank caitlin.conklin@klgates.com
Charles Michael Rowan on behalf of Creditor Albert Kenney mrowan@saul.com
Christian Del Toro on behalf of Creditor Haven Savings Bank cdeltoro@martonelaw.com,
bky@martonelaw.com
David Gerardi on behalf of U.S. Trustee U.S. Trustee david.gerardi@usdoj.gov
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com
Elizabeth L. Wassall on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK, AS TRUSTEE (CWALT 2005-J9) ewassall@logs.com, njbankruptcynotifications@logs.com
Eugene Killian, Jr. on behalf of Defendant Syracuse University ekillian@tkfpc.com,
lstudwell@tkfpc.com;rmilun@tkfpc.com
Forrest Scott Turkish on behalf of Attorney Forrest Turkish fsturkish@aol.com
Frank J Martone on behalf of Creditor Haven Savings Bank bky@martonelaw.com
Guillermo Gonzalez on behalf of Joint Debtor Robin Kalfus ggonzalez@scura.com,
ecfbkfilings@scuramealey.com;dstevens@scura.com;lrichard@scura.com;mduran@scura.com;vmajano@scura
.com;martinezcr93878@notify.bestcase.com
Guillermo Gonzalez on behalf of Debtor Michael Kalfus ggonzalez@scura.com,
ecfbkfilings@scuramealey.com;dstevens@scura.com;lrichard@scura.com;mduran@scura.com;vmajano@scura
.com;martinezcr93878@notify.bestcase.com
John O'Boyle on behalf of Plaintiff Osborn Financial Group, LLC joboyle@norgaardfirm.com,
sferreira@norgaardfirm.com;l84grandno@gmail.com;kcimmino@norgaardfirm.com;crose@norgaardfirm.com
John A. Fialcowitz on behalf of Plaintiff Fishman consulting group, llc john@fialcowitzlaw.com
Joseph L. Schwartz on behalf of Interested Party The County of Morris, Morris County
Sheriff's Office jschwartz@riker.com
Joseph R Zapata, Jr on behalf of Plaintiff Steven P. Kartzman jzapata@msbnj.com
Joseph R Zapata, Jr on behalf of Trustee Steven P. Kartzman jzapata@msbnj.com
Judah B Loewenstein on behalf of Trustee Steven P. Kartzman jloewenstein@msklaw.net
Judah B Loewenstein on behalf of Plaintiff Steven P. Kartzman jloewenstein@msklaw.net
Mark E. Hall on behalf of Mediator Mark Hall mhall@foxrothschild.com, cbrown@foxrothschild.com

District/off: 0312-2

User: admin
Form ID: pdf905

Page 4 of 4
Total Noticed: 86

Date Rcvd: Sep 10, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Matteo Percontino on behalf of Creditor Lakeland Bank mpercontino@coleschotz.com
Melissa S DiCerbo on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWALT 2005-J9) nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmlawgroup.com
Richard Honig on behalf of Mediator Richard B. Honig rbhonig@hlgsllaw.com
Richard James Tracy, III on behalf of Creditor The Bank of New York Mellon, FKA The Bank of
New York, as Trustee for the Certificateholders of Cwalt Alternative Loan Trust 2005-J9,
Mortgage Pass-Through Certificates, Series 2005-J9 by its servicer rtracy@hillwallack.com,
tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com
Sari Blair Placona on behalf of Debtor Michael Kalfus splacona@msbnj.com
Sari Blair Placona on behalf of Joint Debtor Robin Kalfus splacona@msbnj.com
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net; nj16@ecfcbis.com; jloewenstein@msklaw.net; denisew@msklaw.net
Steven P. Kartzman on behalf of Plaintiff Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net; nj16@ecfcbis.com; jloewenstein@msklaw.net; denisew@msklaw.net
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net; nj16@ecfcbis.com; jloewenstein@msklaw.net; denisew@msklaw.net
Steven P. Kelly on behalf of Defendant American Express National Bank
skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William L. Waldman on behalf of Creditor Lakeland Bank william.waldman@klgates.com,
waldman@aol.com

TOTAL: 37